

**Information to identify the case:**

Debtor 1	<b>Teresa A Post</b>	Social Security number or ITIN	xxx-xx-4603
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>16-20679-RG</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Teresa A Post

2/5/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Teresa A Post  
 Debtor

Case No. 16-20679-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Feb 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2019.

db +Teresa A Post, 105 West Lakeview Road, Newton, NJ 07860-6046  
 cr +Harley-Davidson Credit Corp as servicing agent for, c/o Buckley Madole PC,  
 99 Wood Ave South #803, Iselin, NJ 08830-2713  
 516232420 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 516236670 +Medallion Bank, c/o SYSTEMS & SERVICES, TECHNOLOGIES, INC.,,  
 AS SERVICER FOR MEDALLION BANK, PO BOX 9013, ADDISON, TEXAS 75001-9013  
 516212220 SST/Cigpfl corp, 4315 Pickett Road, Saint Joseph, MO 64503-1600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 05 2019 23:56:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 05 2019 23:56:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: AISACG.COM Feb 06 2019 04:03:00 Capital One Auto Finance, a division of Capital On,  
 Ascension Capital Group, pob 201347, Arlington, TX 76006-1347  
 516233087 +EDI: AISACG.COM Feb 06 2019 04:03:00 Capital One Auto Finance,  
 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901  
 516212215 +EDI: CAPONEAUTO.COM Feb 06 2019 04:03:00 Capital One Auto Finance, PO Box 93016,  
 Long Beach, CA 90809-3016  
 516212217 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 05 2019 23:56:16 Ditech Financial LLC,  
 345 St. Peter St. Suite 600, Saint Paul, MN 55102-4404  
 516333051 E-mail/Text: bankruptcy.notices@hdfsi.com Feb 05 2019 23:57:29 Harley Davidson Credit,  
 8529 Innovation Way, Chicago, IL 60682-0085  
 517315556 +E-mail/Text: jennifer.chacon@spservicing.com Feb 05 2019 23:58:02  
 Select Portfolio Servicing, Inc., Bankruptcy Department, P.O. Box 65250,  
 Salt Lake City, UT 84165-0250, Select Portfolio Servicing, Inc.,  
 Bankruptcy Department 84165-0250  
 517315555 E-mail/Text: jennifer.chacon@spservicing.com Feb 05 2019 23:58:02  
 Select Portfolio Servicing, Inc., Bankruptcy Department, P.O. Box 65250,  
 Salt Lake City, UT 84165-0250  
 516450181 E-mail/Text: bankruptcy.bnc@ditech.com Feb 05 2019 23:56:16 The Bank of New York Mellon,  
 c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154  
 516212221 EDI: WFFC.COM Feb 06 2019 04:03:00 Wells Fargo Auto Finance, PO Box 29704,  
 Phoenix, AZ 85038-9704  
 516268690 EDI: WFFC.COM Feb 06 2019 04:03:00 Wells Fargo Bank N.A.,,  
 d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516212216 Debra Catanzaro-tenant  
 516212218 Frank Herbert-tenant  
 516212219 husband  
 516807218\* +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2019 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor Harley-Davidson Credit Corp as servicing agent for  
 Harley-Davidson dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
 Denise E. Carlson on behalf of Creditor Medallion Bank dcarlon@kmlawgroup.com,  
 bkggroup@kmlawgroup.com

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 17

Date Rcvd: Feb 05, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Denise E. Carlon on behalf of Creditor Harley-Davidson dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Harley-Davidson Credit Corp as servicing agent for  
Harley-Davidson NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Gavin N. Stewart on behalf of Creditor Harley-Davidson Credit Corp as servicing agent for  
Harley-Davidson BKNJ@buckleymadole.com  
Joan Sirkis Warren on behalf of Debtor Teresa A Post joan@joanlaverylaw.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor The Bank of New York Mellon NJ\_ECF\_Notices@McCalla.com  
Melissa N. Licker on behalf of Creditor Select Portfolio Servicing, Inc.  
NJ\_ECF\_Notices@McCalla.com  
Phillip Andrew Raymond on behalf of Creditor Select Portfolio Servicing, Inc.  
phillip.raymond@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor Medallion Bank rsolarz@kmlawgroup.com  
TOTAL: 11